SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on July 30, 1987, David E. Walls and wife, Karen A. Walls, executed a deed of trust to Frank A. Riley, Trustee for the benefit of Bank of Mississippi, which deed of trust is recorded in Deed of Trust Book 411 at Page 354 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, Bank of Mississippi, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated September 15, 1997 and recorded in the office of the aforesaid Chancery Clerk in Book 0935 at Page 0771; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Bank of Mississippi, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 21st day of November, 1997, at public outcry

offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, Bank of Mississippi bid the sum of \$ 47,507.73 ; and

WHEREAS, said bid by Bank of Mississippi was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$47,507.73 , do hereby sell and convey unto Bank of Mississippi the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 580, Section B, South Half and Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 33 & 34, Township 1 South, Range 8 West, as per plat thereof of record in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS MY SIGNATURE, this, the 2/15th day pf November, 1997.

John C. Underwood, Jr. SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state aforesaid, John C. Underwood, Jr., Substituted Trustee, who acknowledged to and before me that he signed and delivered the foregoing Substituted Trustee's Deed of the day and year therein mentioned, and for the purposes therein expressed.

BK 0326 PG 0329

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 21st day of November, 1997.

NOTARY PUBLIC

My Commission Expires: 10-10-2000

Grantor's Address:
Post Office Box 16852
Bank Box 24
Jackson, Mississippi 39236
(601)981-7773

Prepared by: Underwood Law Firm Post Office Box 16852 Jackson, Mississippi 39236 (601)981-7773 One Mississippi Plaza
Tupelo, Mississippi 38801, 1800-800-9608



ASTATE MS. -DESOTO CO.

DEC 12 | 41 PM '97

BK 326 PG 337 W.E. DAVIS CH. CLK.

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

TAMMY SCOTT personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper ______ consecutive times, as follows, to-wit:

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Sworn to and subscribed before me, this 20day of November, 1977
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NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE MY COMMISSION EXPIRES: OCT. 31, 1998 My commission expires: BONDED THRU NOTARY PUBLIC UNDERWAITERS
A. Single first insertion of 373 words @ .08 \$ 37.83. 3 subsequent insertions of 1119 words @ .05 \$ 58.95. C. Making proof of publication and deposing to same \$ 1.05.
TOTAL PUBLISHER'S FEE: \$ 79.33